

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re Alexander Fighalia

Case No.

17-20755/MBK

Reporting Period:

6/1/18 - 6/30/18

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 28 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.

Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.

Submit copy of report to any official committee appointed in the case.

SCHEDULE OF DOCUMENTS	
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)
Copies of bank statements	BR ✓
Cash disbursements journals	Statem. ✓
Statement of Operations	GL ✓
Balance Sheet	PL ✓
Status of Postpetition Taxes	BS ✓
Copies of IRS Form 6123 or payment receipt	
Copies of tax returns filed during reporting period	
Summary of Unpaid Postpetition Debts	
Listing of aged accounts payable	
Accounts Receivable Reconciliation and Aging	
Debtor Questionnaire	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

X Alexander Fighalia  
Signature of Debtor

Date 7/23/18

\_\_\_\_\_  
Signature of Joint Debtor

Date

\_\_\_\_\_  
Signature of Authorized Individual\*

Date

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)  
(9/99)

In re: Alexander Fiplidlia  
Debtor

Case No. 17-20755-MBK  
Reporting Period 6/1/18 - 6/30/18

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**  
(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. (See MOR-1 (INDV) (CONT))

Cash - Beginning of Month	30,440.13	113,629.78
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income	2,254.20	32,598.20
Sale of Assets		
Other Income (attach schedule) <i>Consulting</i>	19,500.00	242,753.50
<b>Total Receipts</b>	<b>21,754.20</b>	<b>275,351.70</b>
Mortgage Payment(s)	5,774.06	75,062.78
Rental Payment(s)		
Other Secured Note Payments		
Utilities	865.13	62,064.04
Insurance	15,641.23	59,728.13
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		4,995.92
Medical Expenses		
Household Expenses	6,126.00	27,346.31
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		9,446.00
Travel and Entertainment		
Gifts		
Other (attach schedule) <i>Bank Charge</i>	14.75	14.75
<b>Total Ordinary Disbursements</b>	<b>28,407.17</b>	<b>248,651.98</b>
Professional Fees	0	2,924.17
U. S. Trustee Fees	0	2,160.24
Other Reorganization Expenses (attach schedule)	0	0
<b>Total Reorganization Items</b>	<b>0</b>	<b>5,084.41</b>
<b>Total Disbursements (Ordinary + Reorganization)</b>	<b>28,407.17</b>	<b>254,181.99</b>
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	<b>(6,652.97)</b>	<b>21,169.71</b>
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	<b>23,841.16</b>	<b>134,799.51</b>

In re Alexander Figliolia  
Debtor

Case No. 17-20755-MBK  
Reporting Period: 10/1/18 - 10/30/18

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Through Date Actual
Other Income		
Consulting	19,500	242,753.70
Other Taxes		
IRS NJ	0	9446.60
Other Ordinary Disbursements		
Bank Charges	.75	14.75
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CONT)  
(9/99)

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**Alex Figliolia**  
**Reconciliation Summary**  
**Amboy Bank DIP, Period Ending 06/30/2018**

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	<u>Jun 30, 18</u>	
<b>Beginning Balance</b>		25,928.83
<b>Cleared Transactions</b>		
Checks and Payments - 7 items	-22,406.42	
Deposits and Credits - 3 items	19,500.00	
	<u></u>	
<b>Total Cleared Transactions</b>	-2,906.42	
	<u></u>	
<b>Cleared Balance</b>		<u>23,022.41</u>
<b>Register Balance as of 06/30/2018</b>		23,022.41
<b>Ending Balance</b>		23,022.41

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07/23/18

**Alex Figliolia**  
**Reconciliation Detail**  
**Amboy Bank DIP, Period Ending 06/30/2018**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						25,928.83
<b>Cleared Transactions</b>						
<b>Checks and Payments - 7 items</b>						
Check	06/05/2018	165	Silver Script Ins Co	X	-34.30	-34.30
Check	06/05/2018	164	Silver Script Ins Co	X	-34.30	-68.60
Check	06/13/2018	dm	New Jersey Natural	X	-649.35	-717.95
Check	06/14/2018	dm	AIG Insurance	X	-15,572.63	-16,290.58
Check	06/15/2018	166	Chapel Hill Cleaners	X	-126.00	-16,416.58
Check	06/18/2018	dm	American Water	X	-215.78	-16,632.36
Check	06/29/2018	dm	Bank of America	X	-5,774.06	-22,406.42
Total Checks and Payments					-22,406.42	-22,406.42
<b>Deposits and Credits - 3 items</b>						
Deposit	06/12/2018			X	8,500.00	8,500.00
Deposit	06/22/2018			X	5,000.00	13,500.00
Deposit	06/28/2018			X	6,000.00	19,500.00
Total Deposits and Credits					19,500.00	19,500.00
Total Cleared Transactions					-2,906.42	-2,906.42
Cleared Balance					-2,906.42	23,022.41
Register Balance as of 06/30/2018					-2,906.42	23,022.41
<b>Ending Balance</b>					<b>-2,906.42</b>	<b>23,022.41</b>



SENIOR CHECKING - [REDACTED] ▼

Transactions

Scheduled Pending Posted

	Date ▼	Description ⓘ	Amount Ⓢ	Balance
①	Jul 17, 2018	CHECK 173	-380.36	8,847.07
②	Jul 17, 2018	CHECK 172	-24,186.00	9,227.43
③	Jul 17, 2018	CHECK 174	-493.40	33,413.43
●	Jul 16, 2018	13265428071218 NJ NATURAL GAS EBILL	-193.89	33,906.83
●	Jul 13, 2018	CMS MEDICARE PAYMENT 0167	-503.40	34,100.52
●	Jul 13, 2018	DEPOSIT	7,000.00	34,603.92
●	Jul 09, 2018	DEPOSIT	8,000.00	27,603.92
●	Jul 05, 2018	CHECK 168	-265.54	19,603.92
●	Jul 03, 2018	CHECK 170	-205.80	19,889.46
●	Jul 03, 2018	CHECK 169	-205.80	20,075.26
●	Jul 03, 2018	100009694421 FIRSTENERGY OPCO FE ECHECK	-2,037.01	20,281.06
●	Jul 03, 2018	7840962901 FIS*VERIZON BILL PAY	-567.02	22,318.07
●	Jul 03, 2018	100054438609 FIRSTENERGY OPCO FE ECHECK	-133.82	22,885.09
●	Jul 03, 2018	7840962902 BILLMATRIX BILLPAYFEE	-3.50	23,018.91
●	Jun 29, 2018	XXXXX2013 Bank of America MORTGAGE	-5,774.06	23,022.41
●	Jun 28, 2018	DEPOSIT	6,000.00	28,796.47
●	Jun 22, 2018	DEPOSIT	5,000.00	22,796.47
●	Jun 19, 2018	CHECK 166	-126.00	17,796.47
●	Jun 18, 2018	7979980 AMERICAN-WATER UTIL-PMNT	-213.83	17,922.47
●	Jun 18, 2018	6894033 PMNTUS SVC FEE SERVICEFEE	-1.95	18,136.30
●	Jun 14, 2018	AIGONEXXXXX2890 PCS AIGPCSPAYS	-15,572.63	18,138.25
●	Jun 13, 2018	13118933061118 NJ NATURAL GAS EBILL	-849.35	33,710.88
●	Jun 12, 2018	DEPOSIT	8,500.00	34,380.23
●	Jun 05, 2018	CHECK 165	-34.30	25,860.23
●	Jun 05, 2018	CHECK 164	-34.30	25,894.53
●	May 30, 2018	100054438609 FIRSTENERGY OPCO FE ECHECK	-185.73	
●	May 30, 2018	100009694421 FIRSTENERGY OPCO FE ECHECK	-3,136.00	
●	May 29, 2018	Check #163	-265.54	
●	May 25, 2018	6340031142 BILLMATRIX BILLPAYFEE	-3.50	
●	May 25, 2018	6340031141 FIS*VERIZON BILL PAY	-563.48	

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**Alex Figliolia**  
**Reconciliation Summary**  
**Direct Express Card, Period Ending 06/30/2018**

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	<b>Jun 30, 18</b>
<b>Beginning Balance</b>	4,565.30
<b>Cleared Transactions</b>	
<b>Checks and Payments - 3 items</b>	-6,000.75
<b>Deposits and Credits - 1 item</b>	2,254.20
	<hr/>
<b>Total Cleared Transactions</b>	-3,746.55
	<hr/>
<b>Cleared Balance</b>	<b>818.75</b>
	<hr/>
<b>Register Balance as of 06/30/2018</b>	818.75
<b>Ending Balance</b>	818.75

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07/23/18

**Alex Figliolia**  
**Reconciliation Detail**  
**Direct Express Card, Period Ending 06/30/2018**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						4,565.30
<b>Cleared Transactions</b>						
<b>Checks and Payments - 3 items</b>						
Check	06/01/2018	dm	TD Bank Cash With...	X	-4,000.00	-4,000.00
Check	06/01/2018			X	-0.75	-4,000.75
Check	06/28/2018	dm	TD Bank Cash With...	X	-2,000.00	-6,000.75
Total Checks and Payments					-6,000.75	-6,000.75
<b>Deposits and Credits - 1 item</b>						
Deposit	06/13/2018			X	2,254.20	2,254.20
Total Deposits and Credits					2,254.20	2,254.20
Total Cleared Transactions					-3,746.55	-3,746.55
Cleared Balance					-3,746.55	818.75
Register Balance as of 06/30/2018					-3,746.55	818.75
<b>Ending Balance</b>					<b>-3,746.55</b>	<b>818.75</b>



7/20/2018

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Direct Express®

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**Transaction Summary**

June 2018

Contact Us

**Call****Customer Service:** (888)741-1115**Hearing Impaired:** (866)569-0447**International:** (765)778-6290 (Collect)**Visit our web site**

www.USDirectExpress.com

**Write to us**

Direct Express® Payment Processing Services

P.O. Box 81309

Austin, TX 78708

**Name:** ALEX J FIGLIOLIA  
**Address:** 105 MIDDLETOWN ROAD  
**City, State, Zip Code:** HOLMDEL, NJ, USA,  
 077330000

**Thank You for Being a Direct Express® Customer**

Date Range: June 2018				
Card Number : XXXXXXXXXXXX9246				
Date Posted	Merchant/ ATM Location/ Confirmation Number	Trans.Type	Charges	Credits
06/28/2018 09:33:47	TD BANK,HOLMDEL,NJ	CASH PURCHASE	\$2,000.00	
06/21/2018 01:10:27	SHORE POINT MOTEL INC,HAZLET,NJ	PURCHASE RETURN		\$272.00
06/18/2018 17:28:49	SHORE POINT MOTEL INC,HAZLET,NJ	CASH PURCHASE	\$272.00	
06/13/2018 00:00:00	"	DEPOSIT FROM SSA		\$2,254.20
06/01/2018 13:21:34	TD BANK,HOLMDEL,NJ	CASH PURCHASE	\$4,000.00	
06/01/2018 12:41:24	"	MONTHLY PAPER STATEMENT FEE	\$0.75	
<b>Total Charges and Credits/Deposits:</b>			<b>\$6,272.75</b>	<b>\$2,526.20</b>

**In case of errors or questions about any of your transactions.** Telephone us at 1-888-741-1115 or write to us at P.O. Box 245998 San Antonio, TX 78224-5998 if you think an error has occurred. We must hear from you promptly after you learn of an error. You will need to tell us:

- Your name and card number.
- Why you believe there is an error, and the dollar amount involved.
- Approximately when the error took place.

**Report a Lost or Stolen Card.** Call us immediately at 1-888-741-1115 (Outside the US, call collect 1-765-778-6290) to report a lost or stolen card.

7/20/2018

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**Transaction Summary**

July 2018

**Contact Us****Call****Customer Service:** (888)741-1115**Hearing Impaired:** (866)569-0447**International:** (765)778-6290 (Collect)**Visit our web site**

www.USDirectExpress.com

**Write to us**

Direct Express® Payment Processing Services

P.O. Box 81309

Austin, TX 78708

**Name:** ALEX J FIGLIOLIA  
**Address:** 105 MIDDLETOWN ROAD  
**City, State, Zip Code:** HOLMDEL, NJ, USA,  
 077330000

**Thank You for Being a Direct Express® Customer**

Date Range: July 2018			
Card Number : XXXXXXXXXXXX9246			
Date Posted	Merchant/ ATM Location/ Confirmation Number	Trans.Type	Charges Credits
07/11/2018 00:00:00	"	DEPOSIT FROM SSA	\$2,254.20
07/01/2018 08:44:17	"	MONTHLY PAPER STATEMENT FEE	\$0.75
<b>Total Charges and Credits/Deposits:</b>			<b>\$0.75 \$2,254.20</b>

**In case of errors or questions about any of your transactions.** Telephone us at 1-888-741-1115 or write to us at P.O. Box 245998 San Antonio, TX 78224-5998 if you think an error has occurred. We must hear from you promptly after you learn of an error. You will need to tell us:

- Your name and card number.
- Why you believe there is an error, and the dollar amount involved.
- Approximately when the error took place.

**Report a Lost or Stolen Card.** Call us immediately at 1-888-741-1115 (Outside the US, call collect 1-765-778-6290) to report a lost or stolen card.

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07/23/18

Accrual Basis

**Alex Figliolia**  
**General Ledger**  
As of June 30, 2018

Type	Date	Num	Adj	Name	Memo	Debit	Credit	Balance
<b>Amboy Bank DIP</b>								25,928.83
Check	06/05/2018	165		Silver Script Ins Co			34.30	25,894.53
Check	06/05/2018	164		Silver Script Ins Co			34.30	25,860.23
Deposit	06/12/2018				Deposit	8,500.00		34,360.23
Check	06/13/2018	dm		New Jersey Natural Gas			649.35	33,710.88
Check	06/14/2018	dm		AIG Insurance			15,572.63	18,138.25
Check	06/15/2018	166		Chapel Hill Cleaners			128.00	18,012.25
Check	06/18/2018	dm		American Water			215.78	17,796.47
Deposit	06/22/2018				Deposit	5,000.00		22,796.47
Deposit	06/28/2018				Deposit	6,000.00		28,796.47
Check	06/28/2018	dm		Bank of America			5,774.06	23,022.41
<b>Total Amboy Bank DIP</b>						19,500.00	22,406.42	23,022.41
<b>Direct Express Card</b>								4,565.30
Check	06/01/2018	dm		TD Bank Cash Withdra...			4,000.00	565.30
Check	06/01/2018				Service Charge		0.75	564.55
Deposit	06/13/2018				Deposit	2,254.20		2,818.75
Check	06/28/2018	dm		TD Bank Cash Withdra...			2,000.00	818.75
<b>Total Direct Express Card</b>						2,254.20	6,000.75	818.75
<b>Accumulated Depreciation</b>								0.00
<b>Total Accumulated Depreciation</b>								0.00
<b>Furniture and Equipment</b>								0.00
<b>Total Furniture and Equipment</b>								0.00
<b>Accounts Payable</b>								0.00
<b>Total Accounts Payable</b>								0.00
<b>Payroll Liabilities</b>								0.00
<b>Total Payroll Liabilities</b>								0.00
<b>Opening Balance Equity</b>								-2,671.35
<b>Total Opening Balance Equity</b>								-2,671.35
<b>Owners Draw</b>								0.00
<b>Total Owners Draw</b>								0.00
<b>Owners Equity</b>								-6,703.04
<b>Total Owners Equity</b>								-6,703.04
<b>Consulting Income</b>								-123,179.25
Deposit	06/12/2018				Deposit		8,500.00	-131,679.25
Deposit	06/22/2018				Deposit		5,000.00	-136,679.25
Deposit	06/28/2018				Deposit		6,000.00	-142,679.25
<b>Total Consulting Income</b>						0.00	19,500.00	-142,679.25
<b>Social Security Income</b>								-11,469.00
Deposit	06/13/2018				Deposit		2,254.20	-13,723.20
<b>Total Social Security Income</b>						0.00	2,254.20	-13,723.20
<b>Advertising and Promotion</b>								0.00
<b>Total Advertising and Promotion</b>								0.00
<b>Automobile Expense</b>								0.00
<b>Total Automobile Expense</b>								0.00
<b>Bank Service Charges</b>								8.75
Check	06/01/2018				Service Charge	0.75		9.50
<b>Total Bank Service Charges</b>						0.75	0.00	9.50
<b>Bankruptcy Fees</b>								0.00
<b>Total Bankruptcy Fees</b>								0.00
<b>Computer and Internet Expenses</b>								0.00
<b>Total Computer and Internet Expenses</b>								0.00
<b>Continuing Education</b>								0.00
<b>Total Continuing Education</b>								0.00
<b>Depreciation Expense</b>								0.00
<b>Total Depreciation Expense</b>								0.00
<b>Dues and Subscriptions</b>								0.00
<b>Total Dues and Subscriptions</b>								0.00

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07/23/18

Accrual Basis

**Alex Figliolia**  
**General Ledger**  
As of June 30, 2018

Type	Date	Num	Adj	Name	Memo	Debit	Credit	Balance
<b>Insurance Expense</b>								31,855.11
General Liability Insurance								0.00
Total General Liability Insurance								0.00
<b>Insurance Expense - Other</b>								31,855.11
Check	06/05/2018	165		Silver Script Ins Co		34.30		31,889.41
Check	06/05/2018	164		Silver Script Ins Co		34.30		31,923.71
Check	06/14/2018	dm		AIG Insurance		15,572.63		47,496.34
Total Insurance Expense - Other						15,641.23	0.00	47,496.34
Total Insurance Expense						15,641.23	0.00	47,496.34
<b>Interest Expense</b>								0.00
Total Interest Expense								0.00
<b>Meals and Entertainment</b>								0.00
Total Meals and Entertainment								0.00
<b>Meals, Household Supplies and E</b>								8,955.01
Check	06/01/2018	dm		TD Bank Cash Withdra...		4,000.00		12,955.01
Check	06/15/2018	166		Chapel Hill Cleaners		126.00		13,081.01
Check	06/28/2018	dm		TD Bank Cash Withdra...		2,000.00		15,081.01
Total Meals, Household Supplies and E						6,126.00	0.00	15,081.01
<b>Office Supplies</b>								0.00
Total Office Supplies								0.00
<b>Payroll Expenses</b>								0.00
Total Payroll Expenses								0.00
<b>Rent Expense</b>								0.00
Total Rent Expense								0.00
<b>Repairs and Maintenance</b>								421.17
Total Repairs and Maintenance								421.17
<b>Second Mortgage</b>								28,870.30
Check	06/29/2018	dm		Bank of America		5,774.06		34,644.36
Total Second Mortgage						5,774.06	0.00	34,644.36
<b>Taxes</b>								9,446.00
Total Taxes								9,446.00
<b>Telephone Expense</b>								3,449.50
Total Telephone Expense								3,449.50
<b>Travel Expense</b>								0.00
Total Travel Expense								0.00
<b>Utilities</b>								29,222.43
Check	06/13/2018	dm		New Jersey Natural Gas		649.35		29,871.78
Check	06/18/2018	dm		American Water		215.78		30,087.56
Total Utilities						865.13	0.00	30,087.56
<b>Ask My Accountant</b>								0.00
Total Ask My Accountant								0.00
<b>Professional Fees</b>								0.00
Total Professional Fees								0.00
<b>US Trustee Fee</b>								1,300.24
Total US Trustee Fee								1,300.24
<b>No acctnt</b>								0.00
Total no acctnt								0.00
<b>TOTAL</b>						50,161.37	50,161.37	0.00

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07/23/18

Accrual Basis

**Alex Figliolia**  
**Balance Sheet**  
**As of June 30, 2018**

	Jun 30, 18
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
Amboy Bank DIP	23,022.41
Direct Express Card	818.75
Total Checking/Savings	23,841.16
Total Current Assets	23,841.16
<b>TOTAL ASSETS</b>	<b>23,841.16</b>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	
Opening Balance Equity	2,671.35
Owners Equity	6,703.04
Net Income	14,466.77
Total Equity	23,841.16
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>23,841.16</b>